

2511407-Court-A- US B
THOMAS C ROLLINS JR
THE ROLLINS LAW FIRM PLLC
PO BOX 13767
JACKSON, MS 39236

US Bankruptcy Courthouse
703 Hwy 145 North
Aberdeen, MS 39730

NOTICE

United States Bankruptcy Court
FOR THE

Northern Dist Of MS Aberdeen Division

| | |
|------------------------------------|---|
| Debtor 1: <u>CORY LUKE ROBERTS</u> | Last 4 digits of Social Security number or ITIN: <u>XXX-XX-9700</u> |
| | EIN: _____ |
| Debtor 2: _____ | Last 4 digits of Social Security number or ITIN: _____ |
| | EIN: _____ |
| Case Number: <u>25-11407-JDW</u> | Date Case Filed or Converted to Chapter 13: <u>May 02, 2025</u> |

Form 309I (12/15)

NOTICE OF CHAPTER 13 BANKRUPTCY CASE**For the debtors listed above, a case has been filed under chapter 13 of the Bankruptcy Code. An order for relief has been entered.****This notice has important information about the case for creditors, debtors, and trustees, including information about the meeting of creditors and deadlines. Read both pages carefully.**

The filing of the case imposed an automatic stay against most collection activities. This means that creditors generally may not take action to collect debts from the debtors, the debtors' property, and certain codebtors. For example, while the stay is in effect, creditors cannot sue, garnish wages, assert a deficiency, repossess property, or otherwise try to collect from the debtors. Creditors cannot demand repayment from debtors by mail, phone, or otherwise. Creditors who violate the stay can be required to pay actual and punitive damages and attorney's fees. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although debtors can ask the court to extend or impose a stay.

Confirmation of a chapter 13 plan may result in a discharge. Creditors who assert that the debtors are not entitled to a discharge under 11 U.S.C. § 1328(f) must file a motion objecting to discharge in the bankruptcy clerk's office within the deadline specified in this notice. Creditors who want to have their debt excepted from discharge may be required to file a complaint in the bankruptcy clerk's office by the same deadline. (See line 13 below for more information.)

To protect your rights, consult an attorney. All documents filed in this case may be inspected at the bankruptcy clerk's office at the address listed below or through PACER (Public Access to Court Electronic Records at www.pacer.gov).

The staff of the bankruptcy clerk's office cannot give legal advice.**To help creditors correctly identify debtors, debtors submit full Social Security or Individual Taxpayer Identification Numbers, which may appear on a version of this notice. However, the full numbers must not appear on any document filed with the court.****Do not file this notice with any proof of claim or other filing in this case. Do not include more than the last four digits of a Social Security or Individual Taxpayer Identification Number in any document, including attachments, that you file with the court.**

| | About Debtor 1: | About Debtor 2: |
|--|---|---|
| 1: Debtor's full name | CORY LUKE ROBERTS | |
| 2: All other names used in the last 8 years | | |
| 3: Address | 7415 CREEKSIDE DR OLIVE BRANCH, MS 38654 | If debtor 2 lives at a different address: |
| 4: Debtor's attorney Name and Address | THOMAS C ROLLINS JR THE ROLLINS LAW FIRM PLLC PO BOX 13767 JACKSON, MS 39236 | Contact phone <u>(601) 500-5533</u> Email _____ |
| 5: Bankruptcy trustee Name and Address | Locke D. Barkley 6360 I-55 North Suite 140 Jackson, MS 39211-2038 | Contact phone <u>(601) 355-6661</u> Email <u>www.barkley13.com</u> |
| 6: Bankruptcy Clerk's office Documents in this case may be filed at this address. You may inspect all records filed in this case at this office or online at www.pacer.gov . | US Bankruptcy Courthouse 703 Hwy 145 North Aberdeen, MS 39730 | Hours open _____ Contact phone _____ |

Form 309I Page 1

For more information, see page 2

| | | | | | | | | | | | | | | | | | | | | | | | |
|--|--|--|---|-------------------------|------------------------|-----------------------|--|--|--|--|--|---|-------------------------|----------------------|--|-------------------------|-------------------------|--|-------------------------|--|---|--|--|
| 7: Meeting of creditors Debtors must attend the meeting to be questioned under oath. In a joint case, both spouses must attend. Creditors may attend, but are not required to do so. | Date <u>June 26, 2025</u> at <u>11:30 AM</u> Time The meeting may be continued or adjourned to a later date. If so, the date will be on the court docket. | Location: Zoom video meeting. Go to Zoom.us/join, Enter Meeting ID 819 551 8551 - Passcode 1224180770, OR call 1-662-350-8846, | | | | | | | | | | | | | | | | | | | | | |
| 8: Deadlines The bankruptcy clerk's office must receive these documents and any required filing fee by the following deadlines. | <table border="0"> <tr> <td>Deadline to file a complaint to challenge dischargeability of certain debts:</td> <td>Filing deadline:</td> <td><u>August 25, 2025</u></td> </tr> <tr> <td colspan="3">You must file:</td> </tr> <tr> <td colspan="3"> <ul style="list-style-type: none"> ■ a motion if you assert that the debtors are not entitled to receive a discharge under U.S.C. § 1328(f), or ■ a complaint if you want to have a particular debt excepted from discharge under U.S.C. § 523(a)(2) or (4). </td> </tr> <tr> <td>Deadline for all creditors to file a proof of claim (except governmental units):</td> <td>Filing deadline:</td> <td><u>July 11, 2025</u></td> </tr> <tr> <td>Deadline for governmental units to file a proof of claim:</td> <td>Filing deadline:</td> <td><u>October 29, 2025</u></td> </tr> </table> <p>Deadlines for filing proof of claim: A proof of claim is a signed statement describing a creditor's claim. A proof of claim form may be obtained at www.uscourts.gov or any bankruptcy clerk's office. If you do not file a proof of claim by the deadline, you might not be paid for your claim. To be paid, you must file a proof of claim even if your claim is listed in the schedules that the debtor filed. Secured creditors retain rights in their collateral regardless of whether they file a proof of claim. Filing a proof of claim submits the creditor to the jurisdiction of the bankruptcy court, with consequences a lawyer can explain. For example, a secured creditor who files a proof of claim may surrender important nonmonetary rights, including the right to a jury trial.</p> <table border="0"> <tr> <td>Deadline to object to exemptions:</td> <td>Filing deadline:</td> <td>30 days after the conclusion of the meeting of creditors</td> </tr> <tr> <td colspan="3">The law permits debtors to keep certain property as exempt. If you believe that the law does not authorize an exemption claimed, you may file an objection.</td> </tr> </table> | | Deadline to file a complaint to challenge dischargeability of certain debts: | Filing deadline: | <u>August 25, 2025</u> | You must file: | | | <ul style="list-style-type: none"> ■ a motion if you assert that the debtors are not entitled to receive a discharge under U.S.C. § 1328(f), or ■ a complaint if you want to have a particular debt excepted from discharge under U.S.C. § 523(a)(2) or (4). | | | Deadline for all creditors to file a proof of claim (except governmental units): | Filing deadline: | <u>July 11, 2025</u> | Deadline for governmental units to file a proof of claim: | Filing deadline: | <u>October 29, 2025</u> | Deadline to object to exemptions: | Filing deadline: | 30 days after the conclusion of the meeting of creditors | The law permits debtors to keep certain property as exempt. If you believe that the law does not authorize an exemption claimed, you may file an objection. | | |
| Deadline to file a complaint to challenge dischargeability of certain debts: | Filing deadline: | <u>August 25, 2025</u> | | | | | | | | | | | | | | | | | | | | | |
| You must file: | | | | | | | | | | | | | | | | | | | | | | | |
| <ul style="list-style-type: none"> ■ a motion if you assert that the debtors are not entitled to receive a discharge under U.S.C. § 1328(f), or ■ a complaint if you want to have a particular debt excepted from discharge under U.S.C. § 523(a)(2) or (4). | | | | | | | | | | | | | | | | | | | | | | | |
| Deadline for all creditors to file a proof of claim (except governmental units): | Filing deadline: | <u>July 11, 2025</u> | | | | | | | | | | | | | | | | | | | | | |
| Deadline for governmental units to file a proof of claim: | Filing deadline: | <u>October 29, 2025</u> | | | | | | | | | | | | | | | | | | | | | |
| Deadline to object to exemptions: | Filing deadline: | 30 days after the conclusion of the meeting of creditors | | | | | | | | | | | | | | | | | | | | | |
| The law permits debtors to keep certain property as exempt. If you believe that the law does not authorize an exemption claimed, you may file an objection. | | | | | | | | | | | | | | | | | | | | | | | |
| 9: Filing of plan | Miss. Bankr. L.R. 3015-1(d) requires the debtor to serve a copy of the plan and related notice on the Trustee, the US Trustee, and all creditors. The plan may contain a motion for valuation of security and/or a motion to avoid lien. Any objection to the plan or to any motion contained therein shall be in writing and filed with the Clerk of Court on or before July 10, 2025. Objections will be heard on August 20, 2025 at 01:30 PM, Oxford Federal Building, 911 Jackson Avenue, Oxford, MS 38655 unless otherwise ordered by the court. the plan may be confirmed without a hearing. <input checked="" type="checkbox"/> The debtor has filed a plan. The plan or a summary of the plan will be sent separately. | | | | | | | | | | | | | | | | | | | | | | |
| 10: Creditors with a foreign address | If you are a creditor receiving a notice mailed to a foreign address, you may file a motion asking the court to extend the deadline in this notice. Consult an attorney familiar with United States bankruptcy law if you have any questions about your rights in this case. | | | | | | | | | | | | | | | | | | | | | | |
| 11: Filing a chapter 13 bankruptcy case | Chapter 13 allows an individual with regular income and debts below a specified amount to adjust debts according to a plan. A plan is not effective unless the court confirms it. You may object to confirmation of the plan and appear at the confirmation hearing. A copy of the plan will be sent to you later and the court will send you a notice of the confirmation hearing. The debtor will remain in possession of the property and may continue to operate the business, if any, unless the court orders otherwise. | | | | | | | | | | | | | | | | | | | | | | |
| 12: Exempt property | The law allows debtors to keep certain property as exempt. Fully exempt property will not be sold and distributed to creditors, even if the case is converted to chapter 7. Debtors must file a list of property claimed as exempt. You may inspect that list at the bankruptcy clerk's office or online at www.pacer.gov . If you believe that the law does not authorize an exemption that debtors claimed, you may file an objection by the deadline. | | | | | | | | | | | | | | | | | | | | | | |
| 13: Discharge of debts | Confirmation of a chapter 13 plan may result in a discharge of debts, which may include all or part of a debt. However, unless the court orders otherwise, the debts will not be discharged until all payments under the plan are made. A discharge means that creditors may never try to collect the debt from the debtors personally except as provided in the plan. If you want to have a particular debt excepted from discharge under 11 U.S.C. § 523(a)(2) or (4), you must file a complaint and pay the filing fee in the bankruptcy clerk's office by the deadline. If you believe that the debtors are not entitled to a discharge of any of their debts under 11 U.S.C. § 1328(f), you must file a motion. The bankruptcy clerk's office must receive the objection by the deadline to object to exemptions in line 8. | | | | | | | | | | | | | | | | | | | | | | |

CERTIFICATE OF MAILING

0004

CASE: 2511407 TRUSTEE: 73 COURT: 387 Page 1 of 1
TASK: 05-05-2025.00447327.N13REV DATED: 05/06/2025

| | | |
|---------|--|---|
| Court | US Bankruptcy Courthouse | 703 Hwy 145 North Aberdeen, MS 39730 |
| Trustee | Locke D. Barkley Suite 140 | 6360 I-55 North Jackson, MS 39211-2038 |
| Debtor | CORY LUKE ROBERTS | 7415 CREEKSIDE DR OLIVE BRANCH, MS 38654 |
| 799 | 000002 THOMAS C ROLLINS JR PO BOX 13767 | THE ROLLINS LAW FIRM PLLC JACKSON, MS 39236 |
| | 000009 GOLDMAN SACHS BANK / APPLE CARD | PO BOX 70379 PHILADELPHIA, PA 19176 |
| | 000006 UPSTATE CU | 207 E HIGHLAND AVE ANDERSON, SC 29621 |
| | 000012 TROY JONES P O BOX 1656 | C/O ROY N TRAMMELL ANDERSON, SC 29622 |
| | 000014 SYNCHRONY BANK PO BOX 965064 | ATTN BANKRUPTCY DEPT ORLANDO, FL 32896 |
| | 000011 SYNCHRONY BANK PO BOX 965060 | ATTN: BANKRUPTCY DEPT ORLANDO, FL 32896 |
| | 000008 DISCOVER BANK PO BOX 3025 | DISCOVER BANK, DISCOVER PRODUCTS NEW ALBANY, OH 43054-3025 |
| | 000013 SNAP ON | 2801 80TH STREET KENOSHA, WI 53143 |
| | 000005 SNAP ON CREDIT | 950 TECHNOLOGY WAY STE 301 LIBERTYVILLE, IL 60048-5339 |
| | 000010 SOFI LENDING CORP 633 SPIRIT DRIVE | ATTN:BANKRUPTCY CHESTERFIELD, MO 63005 |
| | 000007 CITIBANK | PO BOX 790040 SAINT LOUIS, MO 63179 |

14 NOTICES

THE ABOVE REFERENCED NOTICE WAS MAILED TO EACH OF THE ABOVE ON 05/06/2025.
I DECLARE UNDER PENALTY OF PERJURY THAT THE FOREGOING IS TRUE AND CORRECT.
EXECUTED ON 05/06/2025 BY /S/EPIQ Systems, Inc.

*CM - Indicates notice served via Certified Mail